

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

In re Ronald Rambus  
Debtor

Case No. 11-40855  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** JPMorgan Chase Bank, National Association

**Court claim no. (if known):** 15

**Last four digits** of any number you  
use to identify the debtor's account: 4965

**Date of payment change:**

Must be at least 21 days after date of this notice

06/01/2013

**New total payment:**

Principal, interest, and escrow, if any

\$720.93

### Part 1: Escrow Account Payment Adjustment

**Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$124.43

New escrow payment: \$93.44

### Part 2: Mortgage Payment Adjustment

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Charra Ervin Date 03/27/2013

Vice President

(Approved by: Jose Garcia)

Print: Charra Ervin

Title Vice President

(Approved by: Jose Garcia)

Company JPMorgan Chase Bank, N.A.

Specific Contact Information:

Address Chase Records Center Attn: Correspondence Mail  
Mail Code LA4-5555 700 Kansas Lane  
Monroe, LA 71203

Phone: 858-605-5413

Email: gm.bk.escalated@jpmchase.com

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# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

Chapter 13 No. 11-40855

Judge: Judge Marci B McIvor

In re:

Ronald Rambus

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on March 27, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Ronald Rambus  
50425 Bay Run S.  
New Baltimore, MI 48047

Debtor's Attorney: Neal J. Brand  
Bankruptcy Attorneys of Michigan, PLLC  
21700 Northwestern Highway  
Suite 670  
Southfield, MI 48075

Trustee: David Wm Ruskin  
26555 Evergreen Rd Ste 1100  
Southfield, MI 48076-4251

/s/ Bill Taylor

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Authorized Agent



Customer Service Center  
Monday - Friday  
Saturday  
Hearing Impaired (TDD)

1-800-848-9136  
8 a.m. - 12 a.m.(ET)  
8 a.m. - 8 p.m. (ET)  
1-800-582-0542



82294 ECA Z 02413 C - ZE  
RONALD RAMBUS  
50425 BAY RUN S  
CHESTERFIELD MI 48047-4679

Escrow: Taxes and Insurance Statement

|                |                    |
|----------------|--------------------|
| Loan Number    |                    |
| Statement Date | 01/24/2013         |
| Review Period  | 04/2012 to 05/2013 |
| Escrow Surplus | \$1,116.63         |

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you.  
**Other online bill payment service or military allotment customers:** If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus of \$1,116.63 will stay in your account.

Your escrow account statement shows \$1,116.63 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$720.93 starting 06/01/13.

Keep this statement for your records.

Monthly Home Loan Payment

|                           | Current Payment | New Payment<br>Effective 06/01/2013 |
|---------------------------|-----------------|-------------------------------------|
| Principal & Interest      | \$627.49        | \$627.49                            |
| Escrow Account<br>Deposit | \$124.43        | \$93.44                             |
| Total Payment<br>Amount   | \$751.92        | \$720.93                            |



There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months.

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

|                   |  |
|-------------------|--|
| \$111.34          | Your minimum required balance                        |
| \$1,227.97        | Your estimated lowest account balance for [REDACTED] |
| <b>\$1,116.63</b> | <b>Your escrow account surplus</b>                   |

<sup>1</sup>See the "Estimated Escrow Account Activity" chart in this statement.

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$751.92. Your mortgage payment includes principal and interest \$627.49 and escrow money \$124.43.
- At the time of your last escrow account review, your expected lowest balance was \$171.46. The chart below shows that your actual lowest escrow balance was \$32.78.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An “E” in the chart below means expected activity that hasn’t occurred yet.

\*Indicates a difference between the estimated and actual amounts.

| Date    | Activity                  | Estimated Amount | Actual Amount | Estimated Escrow Balance | Actual Escrow Balance |
|---------|---------------------------|------------------|---------------|--------------------------|-----------------------|
|         | Starting Balance          |                  |               | \$456.50                 | \$-49.37              |
| 04/2012 | Deposit                   | \$124.43         | \$147.05 *    |                          |                       |
|         | Withdrawal - FHA          | \$38.70          | \$0.00 *      | \$542.23                 | \$97.68               |
| 04/2012 | Withdrawal - FHA          |                  | \$38.70 *     | \$542.23                 | \$58.98               |
| 05/2012 | Deposit                   | \$124.43         | \$147.05 *    |                          |                       |
|         | Withdrawal - FHA          | \$38.70          | \$0.00 *      | \$627.96                 | \$206.03              |
| 05/2012 | Withdrawal - FHA          |                  | \$38.70 *     | \$627.96                 | \$167.33              |
| 06/2012 | Deposit                   | \$124.43         | \$147.05 *    |                          |                       |
|         | Withdrawal - FHA          | \$38.70          | \$0.00 *      | \$713.69                 | \$314.38              |
| 06/2012 | Withdrawal - FHA          |                  | \$38.70 *     | \$713.69                 | \$275.68              |
| 07/2012 | Deposit                   | \$124.43         | \$147.05 *    |                          |                       |
|         | Withdrawal - FHA          | \$38.70          | \$38.70       | \$799.42                 | \$384.03              |
| 08/2012 | Deposit                   | \$124.43         | \$147.05 *    |                          |                       |
|         | Withdrawal - FHA          | \$38.70          | \$0.00 *      | \$885.15                 | \$531.08              |
| 08/2012 | Withdrawal - TOWNSHIP TAX | \$713.69         | \$460.53 *    | \$171.46                 | \$70.55               |
| 08/2012 | Withdrawal - FHA          |                  | \$37.77 *     | \$171.46                 | \$32.78               |
| 09/2012 | Deposit                   | \$124.43         | \$147.05 *    |                          |                       |
|         | Withdrawal - FHA          | \$38.70          | \$0.00 *      | \$257.19                 | \$179.83              |
| 09/2012 | Withdrawal - FHA          |                  | \$37.77 *     | \$257.19                 | \$142.06              |
| 10/2012 | Deposit                   | \$124.43         | \$147.05 *    |                          |                       |
|         | Withdrawal - FHA          | \$38.70          | \$0.00 *      | \$342.92                 | \$289.11              |
| 10/2012 | Withdrawal - FHA          |                  | \$37.77 *     | \$342.92                 | \$251.34              |

(Continued)



Escrow: Taxes and Insurance Statement

|                |                    |
|----------------|--------------------|
| Loan Number    |                    |
| Statement Date | 01/24/2013         |
| Review Period  | 04/2012 to 05/2013 |
| Escrow Surplus | \$1,116.63         |



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This Year: April 2012 to May 2013 (continued)

| Date                          | Activity                  | Estimated Amount | Actual Amount |   | Estimated Escrow Balance | Actual Escrow Balance |
|-------------------------------|---------------------------|------------------|---------------|---|--------------------------|-----------------------|
| 11/2012                       | Deposit                   | \$124.43         | \$124.43      |   |                          |                       |
|                               | Withdrawal - FHA          | \$38.70          | \$0.00        | * | \$428.65                 | \$375.77              |
| 11/2012                       | Withdrawal - FHA          |                  | \$37.77       | * | \$428.65                 | \$338.00              |
| 12/2012                       | Deposit                   | \$124.43         | \$0.00        | * |                          |                       |
|                               | Withdrawal - FHA          | \$38.70          | \$0.00        | * | \$514.38                 | \$338.00              |
| 12/2012                       | Withdrawal - TOWNSHIP TAX | \$315.07         | \$207.48      | * | \$199.31                 | \$130.52              |
| 12/2012                       | Withdrawal - FHA          |                  | \$37.77       | * | \$199.31                 | \$92.75               |
| 01/2013                       | Deposit                   | \$124.43         | \$1,119.87    | E |                          |                       |
|                               | Withdrawal - FHA          | \$38.70          | \$0.00        | E | \$285.04                 | \$1,212.62            |
| 01/2013                       | Withdrawal - FHA          |                  | \$37.77       | * | \$285.04                 | \$1,174.85            |
| 02/2013                       | Deposit                   | \$124.43         | \$124.43      | E |                          |                       |
|                               | Withdrawal - FHA          | \$38.70          | \$37.77       | E | \$370.77                 | \$1,261.51            |
| 03/2013                       | Deposit                   | \$124.43         | \$124.43      | E |                          |                       |
|                               | Withdrawal - FHA          | \$38.70          | \$37.77       | E | \$456.50                 | \$1,348.17            |
| 04/2013                       | Deposit                   |                  | \$124.43      | E |                          |                       |
|                               | Withdrawal - FHA          |                  | \$37.77       | E | \$456.50                 | \$1,434.83            |
| 05/2013                       | Deposit                   |                  | \$124.43      | E |                          |                       |
|                               | Withdrawal - FHA          |                  | \$37.77       | E | \$456.50                 | \$1,521.49            |
| Total Deposits                |                           | \$1,493.16       | \$2,771.37    |   |                          |                       |
| Total Withdrawals             |                           | \$1,493.16       | \$1,200.51    |   |                          |                       |
| Account Balance as of 05/2013 |                           |                  |               |   |                          | \$1,521.49            |

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$93.44 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$1,227.97 in August 2013 (highlighted below). That is \$1,116.63 more than your minimum required balance of \$111.34.

Next Year: June 2013 to May 2014

| Date             | Activity                  | Estimated Amount | Actual Amount |  | Estimated Escrow Balance | Actual Escrow Balance |
|------------------|---------------------------|------------------|---------------|--|--------------------------|-----------------------|
| Starting Balance |                           |                  |               |  |                          | \$1,521.49            |
| 06/2013          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,577.16               |                       |
| 07/2013          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,632.83               |                       |
| 08/2013          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,688.50               |                       |
| 08/2013          | Withdrawal - TOWNSHIP TAX | \$460.53         |               |  | \$1,227.97               |                       |
| 09/2013          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,283.64               |                       |
| 10/2013          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,339.31               |                       |
| 11/2013          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,394.98               |                       |
| 12/2013          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,450.65               |                       |
| 12/2013          | Withdrawal - TOWNSHIP TAX | \$207.48         |               |  | \$1,243.17               |                       |
| 01/2014          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,298.84               |                       |
| 02/2014          | Deposit                   | \$93.44          |               |  |                          |                       |
|                  | Withdrawal - FHA          | \$37.77          |               |  | \$1,354.51               |                       |

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